

<b>Information to identify the case:</b>			
Debtor 1	<b>Erika Rodriguez Wallace</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>19-06100</b>		
Social Security number or ITIN		<b>xxx-xx-8544</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed in chapter		<b>7</b>	<b>3/6/19</b>
Date case converted to chapter		<b>13</b>	<b>11/1/19</b>

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Erika Rodriguez Wallace	
<b>2. All other names used in the last 8 years</b>	aka Erika G Ortiz, aka Erika G Rodriguez	
<b>3. Address</b>	3606 Cleary Ave. Joliet, IL 60431	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/8/19

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 1/10/20**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The hearing on confirmation will be held on: **1/10/20 at 10:45 AM** , Location: **Joliet City Hall, 150 W Jefferson Street, 2nd Floor, Joliet, IL 60432**. The debtor has not filed a plan as of this date. A copy of the plan will be sent separately.

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Erika Rodriguez Wallace  
 Debtor

Case No. 19-06100-PSH  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: ckeith  
 Form ID: 309I

Page 1 of 3  
 Total Noticed: 63

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db +Erika Rodriguez Wallace, 3606 Cleary Ave., Joliet, IL 60431-2700  
 aty +Ha M Nguyen, Office of the U.S. Trustee, 219 S. Dearborn Street, Chicago, IL 60604-2027  
 tr +Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350  
 27614330 +Aes/citz Bk, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461  
 27614342 +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
 27614352 +Autoprtflsrv, Po Box 4097, Englewood, CO 80155-4097  
 27614353 +Big O Tires, Attn: Bankruptcy Dept, Po Box 6497, Sioux Falls, SD 57117-6497  
 27614356 +City of Lake Geneva Fire Dept, 9401 W Brown Deer Road, Suite 101, Milwaukee, WI 53224-2009  
 27614357 +Comprehensive Pathology Services, 26570 Network Place, Chicago, IL 60673-1265  
 27614364 +Dentalworks, P O Box 64-3005, Cincinnati, OH 45264-3005  
 27614367 +Dr. Kelly Hird & Psychologica, 1000 Essington Rd, Joliet, IL 60435-2841  
 27614368 +Dupage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0001  
 27614372 #+EM Strategies LTD, P O Box 487, Bedford Park, IL 60499-0487  
 27614375 +Hinsdale Orthopedics, P O Box 5461, Carol Stream, IL 60197-5461  
 27614376 +Hummingbird Funds LLC d/b/a Blue Trust L, Attn: Tribal Lending Authority, 13394W Trepania Rd, Hayward, WI 54843-2186  
 27614377 +ICS Collection Service Inc, P O Box 1010, Tinley Park, IL 60477-9110  
 27614378 +Joliet Radiological, 36910 Treasury Center, Chicago, IL 60694-6900  
 27614380 +Med Business Bureau, 1460 Renaissance Dr #400, Park Ridge, IL 60068-1349  
 27614381 +Medical Business Bureau, P O Box 1219, Park Ridge, IL 60068-7219  
 27614386 +Merchants Credit Guide, 223 W Jackson Blvd, #700, Chicago, IL 60606-6914  
 27614389 +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700, Chicago, IL 60606-6914  
 27614399 +Momence Packing, Attn: Teller, Levit & Silvertrust PC, 19 S LaSalle St, #701, Chicago, IL 60603-1431  
 27614401 +One Advantage LLC, 7650 Magna Drive, Belleville, IL 62223-3366  
 27614402 +Orthopedic Associates of Kan, P O Box 14099, Belfast, ME 04915-4034  
 27614405 +Presence St Joseph Medical Center, 1643 Lewis Ave, Suite 203, Billings, MT 59102-4151  
 27614406 +Presence St Joseph Medical Center, P O Box 1270, Bedford Park, IL 60499-1270  
 27614409 +Renuka H Bhatt MDSC, 2202 Essington Rd, Suite 101, Joliet, IL 60435-1604  
 27614410 +Rush Copley Medical Center, P O Box 2091, Aurora, IL 60507-2091  
 27614412 +Silver Cross Hospital, 1900 Silver Cross BLVD, New Lenox, IL 60451-9509  
 27614411 +Silver Cross Hospital, 7008 Solutions Center, Chicago, IL 60677-7000  
 27614416 +The Pediatric Foundation, P O Box 4051, Carol Stream, IL 60197-4051  
 27614420 +Vision Financial Services, P O Box 1768, LaPorte, IN 46352-1768  
 27614424 +Wakefield & Associates, Attn: bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909-1156  
 27614425 +Wakefield & Associates, P O Box 50250, Knoxville, TN 37950-0250  
 27614423 +Wakefield & Associates, Attn: Bankruptcy, 10800 E Bethany Dr, Aurora, CO 80014-2697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cutlerfilings@gmail.com Nov 09 2019 01:41:09 David H Cutler,  
 Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076  
 ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Nov 09 2019 01:42:27 Patrick S Layng,  
 Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
 Chicago, IL 60604-2027  
 27614331 +EDI: RMCB.COM Nov 09 2019 06:13:00 AMCA, Attention: Bankruptcy,  
 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615  
 27614332 EDI: RMCB.COM Nov 09 2019 06:13:00 AMCA, P O Box 1235, Elmsford, NY 10523-0935  
 27682246 EDI: PHINAMERI.COM Nov 09 2019 06:13:00 Americredit Financial Services, Inc.,  
 Dba GM Financial, P.O Box 183853, Arlington, TX 76096  
 27614340 +EDI: PHINAMERI.COM Nov 09 2019 06:13:00 AmeriCredit/GM Financial, Attn: Bankruptcy,  
 Po Box 183853, Arlington, TX 76096-3853  
 27614341 +E-mail/Text: documents@apellesnow.com Nov 09 2019 01:43:23 Apelles, 3700 Corporate Drive,  
 Suite 240, Columbus, OH 43231-5001  
 27614354 +EDI: CAPITALONE.COM Nov 09 2019 06:13:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
 Salt Lake City, UT 84130-0285  
 27614358 +EDI: CCS.COM Nov 09 2019 06:13:00 Credit Collection Services, 725 Canton Street,  
 Norwood, MA 02062-2679  
 27614361 +EDI: CRFRSTNA.COM Nov 09 2019 06:13:00 Credit First National Association,  
 Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315  
 27614362 +E-mail/PDF: creditonebknofications@resurgent.com Nov 09 2019 01:38:59 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 27614363 +E-mail/Text: jbaylander@creditorsprotection.com Nov 09 2019 01:43:55 Creditors Protection S,  
 Attn: Bankruptcy Dept, Po Box 4115, Rockford, IL 61110-0615  
 27614365 +EDI: NAVIENTFKASMDOE.COM Nov 09 2019 06:13:00 Dept of Ed / Navient, Attn: Claims Dept,  
 Po Box 9635, Wilkes-Barre, PA 18773-9635  
 27614366 +EDI: DCI.COM Nov 09 2019 06:13:00 Diversified Consultants, Inc., Attn: Bankruptcy,  
 Po Box 551268, Jacksonville, FL 32255-1268  
 27614373 EDI: PHINAMERI.COM Nov 09 2019 06:13:00 GM Financial, P O Box 78143,  
 Phoenix, AZ 85062-8143  
 27614374 EDI: PHINHARRIS Nov 09 2019 06:13:00 Harris & Harris, 111 West Jackson BLVD, Suite 400,  
 Chicago, IL 60604-4135

District/off: 0752-1

User: ckeith  
Form ID: 309I

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Total Noticed: 63

Date Rcvd: Nov 08, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

27614379 +E-mail/Text: bncnotices@becket-lee.com Nov 09 2019 01:41:43 Kohls/Capital One,  
Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
27614385 +E-mail/Text: clientservices@receivemorermp.com Nov 09 2019 01:43:53  
Medical Recovery Specialists, 2250 E Devon Ave, Suite 352, Des Plaines, IL 60018-4519  
27614396 +E-mail/Text: mmrgbk@miramedrg.com Nov 09 2019 01:42:45 MiraMed Revenue Group,  
360 E. 22nd St, Lombard, IL 60148-4924  
27614400 +E-mail/Text: clientservices@northwestcollectors.com Nov 09 2019 01:42:01  
Northwest Collectors, 3601 Algonquin Rd, Suite 232, Rolling Meadows, IL 60008-3143  
27614403 E-mail/Text: info@phoenixfinancialsvcs.com Nov 09 2019 01:41:34  
Phoenix Financial Services LLC, 8902 Otis Ave, Suite 103A, Indianapolis, IN 46216  
27614404 +E-mail/Text: pstefanich@forefrontderm.com Nov 09 2019 01:41:50 Premier Dermatology,  
2051 Plainfield Rd, Crest Hill, IL 60403-1865  
27614408 +E-mail/Text: clientservices@receivemorermp.com Nov 09 2019 01:43:53  
Receivables Management Partners, 2250 E Devon Ave, Suite 245, Des Plaines, IL 60018-4518  
27616765 +EDI: RMSC.COM Nov 09 2019 06:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021  
27614413 +EDI: RMSC.COM Nov 09 2019 06:13:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
27614414 +EDI: RMSC.COM Nov 09 2019 06:13:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
27614415 +EDI: RMSC.COM Nov 09 2019 06:13:00 Synchrony Bank/JC Penney, Po Box 965060, Orlando,  
Orlando, FL 32896-5060  
27614418 +E-mail/Text: bankruptcydepartment@tsico.com Nov 09 2019 01:43:56 Transworld Systems,  
500 Virginia Dr, Suite 514, FT Washington, PA 19034-2733

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

27614335\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614336\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614337\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614338\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614339\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614333\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614334\* AMCA, P O Box 1235, Elmsford, NY 10523-0935  
27614343\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614344\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614345\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614346\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614347\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614348\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614349\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614350\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614351\* +Atg Credit, 1700 West Cortland Street, Suite 201, Chicago, IL 60622-1166  
27614355\* +Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
27614359\* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
27614360\* +Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
27614369\* +Dupage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0001  
27614370\* +Dupage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0001  
27614371\* +Dupage Medical Group, 15921 Collections Center Drive, Chicago, IL 60693-0001  
27614382\* +Medical Business Bureau, P O Box 1219, Park Ridge, IL 60068-7219  
27614383\* +Medical Business Bureau, P O Box 1219, Park Ridge, IL 60068-7219  
27614384\* +Medical Business Bureau, P O Box 1219, Park Ridge, IL 60068-7219  
27614387\* +Merchants Credit Guide, 223 W Jackson Blvd, #700, Chicago, IL 60606-6914  
27614388\* +Merchants Credit Guide, 223 W Jackson Blvd, #700, Chicago, IL 60606-6914  
27614390\* +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
Chicago, IL 60606-6914  
27614391\* +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
Chicago, IL 60606-6914  
27614392\* +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
Chicago, IL 60606-6914  
27614393\* +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
Chicago, IL 60606-6914  
27614394\* +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
Chicago, IL 60606-6914  
27614395\* +Merchants? Credit Guide Co., 223 West Jackson Boulevard, Suite 700,  
Chicago, IL 60606-6914  
27614397\* +MiraMed Revenue Group, 360 E. 22nd St, Lombard, IL 60148-4924  
27614398\* +MiraMed Revenue Group, 360 E. 22nd St, Lombard, IL 60148-4924  
27614407\* +Presence St Joseph Medical Center, P O Box 1270, Bedford Park, IL 60499-1270  
27614417\* +The Pediatric Foundation, P O Box 4051, Carol Stream, IL 60197-4051  
27614419\* +Transworld Systems, 500 Virginia Dr, Suite 514, FT Washington, PA 19034-2733  
27614422\* +Vision Financial Services, P O Box 1768, LaPorte, IN 46352-1768  
27614421\* +Vision Financial Services, P O Box 1768, LaPorte, IN 46352-1768

TOTALS: 0, \* 40, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: ckeith  
Form ID: 309I

Page 3 of 3  
Total Noticed: 63

Date Rcvd: Nov 08, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

Cari A Kauffman on behalf of Creditor AMERICREDIT FINANCIAL SERVICES, INC. d/b/a GM Financial  
ckauffman@sormanfrankel.com, dfrankel@sormanfrankel.com  
David H Cutler on behalf of Debtor 1 Erika Rodriguez Wallace cutlerfilings@gmail.com,  
r48280@notify.bestcase.com  
Glenn B Stearns stearns\_g@lisle13.com  
Ha M Nguyen on behalf of U.S. Trustee Patrick S Layng ha.nguyen@usdoj.gov,  
USTP.region11.es.ecf@usdoj.gov  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 5